## STATE OF ARIZONA FILED

MAY - 1 2006

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## STATE OF ARIZONA

DEPT OF INSURANCE

DEPARTMENT OF INSURANCE

Respondent.

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In the Matter of:

No. 06A-024-INS

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ANDREA LU SHUBIN,

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER

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LAW AND ORDER

On March 13, 2006, the Arizona Department of Insurance ("Department") issued a Notice of Hearing in the above-captioned matter. The Notice required Andrea Lu Shubin ("Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer.

On April 21, 2006, counsel for the Department filed a Request for Default. As of this date, Respondent has not responded to the Department's Request. Pursuant to A.A.C. R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and the allegations in the Notice of Hearing may be deemed to be admitted.

## **FINDINGS OF FACT**

- 1. Notice was proper.
- 2. Respondent is in default.
- 3. The allegations in the Notice are deemed admitted.

## **CONCLUSIONS OF LAW**

The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona, and/or order Respondent to pay restitution to any injured party, pursuant to A.R.S. § 20-295(A) and (F).

ORDER 1 2 IT IS ORDERED: 3 1. The insurance license held by Respondent is revoked, effective upon the 4 issuance of this Order. 5 The hearing set for May 4, 2006, at 9:00 a.m. shall be vacated. DATED this \_\_\_\_\_\_ day of May, 2006. 6 7 8 CHRISTINA URIAS, Director 9 Arizona Department of Insurance 10 COPY of the foregoing mailed this / > + Day of May, 2006, to: 11 Lewis Kowal, Administrative Law Judge 12 Office of Administrative Hearings 1400 West Washington, Suite 101 13 Phoenix, Arizona 85007 14 Moira McCarthy Assistant Attorney General 15 1275 West Washington Phoenix, Arizona 85007 16 Mary Kosinski, Executive Assistant for Regulatory Affairs 17 Steve Fromholtz, Licensing Supervisor Arizona Department of Insurance 18 2910 North 44th Street, Suite 210 Phoenix, Arizona 85018 19 AND COPY MAILED SAME DATE by 20 Certified Mail, Return Receipt Requested, to: 21 Andrea Lu Shubin 4420 E. Estes Way 22 Phoenix, AZ 85044 Respondent 23 24 956708:CPA06-074 25

26